

Do's & Don'ts

of

INVESTING



DO



DONT



ASSESS

Assess your capacity on the risk of certain investment products. How much risk are you willing or able to take if the investment fails?

RISK TOLERANCE



OVER ESTIMATE

Don't over estimate your risk tolerance. Remember, the higher the return, the greater the risk.

DIVERSIFICATION

Consider diversifying your investments. By diversifying, you can manage your investment risk better.

ALLOCATION OF PORTFOLIO

BUNDLE

Don't put all your eggs in one basket as you could lose everything, if the investment falls.

RESEARCH

Be a smart investor, do not make impulsive decisions. Do your research before you invest.

ATTITUDE



SPECULATE

Don't be ruled by greed, tips and speculation. Always check your information as not all sources can be relied on.

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GET RECEIPT

Ensure that all payment for your investments are directly made to the licensed intermediaries with proof of receipt.

ENQUIRE

Enquire from your licensed person on the fee structure and charges payable for the investment and make comparison.

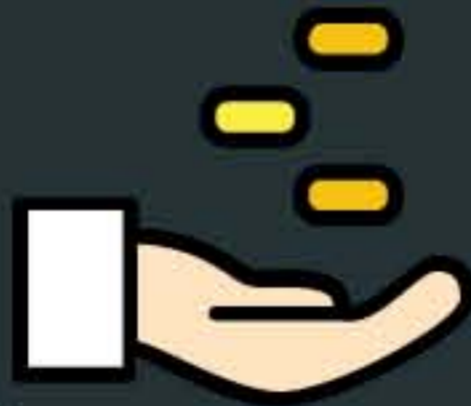
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CASH PAYMENT



FEES



LICENSED PERSON



DONT



GIVE CASH

Don't pay cash to any person, even if he is your licensed intermediary.

RUSH

Don't be pressured to make any investment if you are unclear of the fees and charges.

NOT LICENSED BY SC

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